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Case 07-23822 (Official Form 1) (04/07) Doc 1 Filed 12/18/07 Entered 12/18/07 19:21:06 Desc Main Document Page 1 of 29 **United States Bankruptcy Court Voluntary Petition Northern District of Illinois** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Holmes, Christine All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 4030 than one, state all): Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): **Apartment 3E** 8853 South Cottage Grove Chicago, IL ZIPCODE 60619-6929 ZIPCODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Cook Mailing Address of Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address): ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor (if different from street address above): ZIPCODE **Type of Debtor** Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check **one** box.) the Petition is Filed (Check one box.) (Check one box.) Chapter 7 Chapter 15 Petition for Health Care Business ✓ Individual (includes Joint Debtors) Single Asset Real Estate as defined in 11 Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Stockbroker
Commodity Broker Partnership Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Nonmain Proceeding Clearing Bank check this box and state type of entity below.) Nature of Debts Other (Check one box) **✓** Debts are primarily consumer Debts are primarily Tax-Exempt Entity debts, defined in 11 U.S.C. business debts. (Check box, if applicable.) § 101(8) as "incurred by an Debtor is a tax-exempt organization under individual primarily for a Title 26 of the United States Code (the personal, family, or house-Internal Revenue Code). hold purpose." Filing Fee (Check one box) Chapter 11 Debtors: Check one boy

Full Filin	o Fee att	ached						CHECK OHE I	JUA.	
y run rum	g ree an	acricu								debtor as defined in 11 U.S.C. § 101(51D).
					to individuals				not a small busir	ness debtor as defined in 11 U.S.C. § 101(51D).
					ation certifyin		accioi	Check if:		
	to pay fo	ee excep	ot in installme	ents. Rule	1006(b). See	Official F	orm		00 0	ntingent liquidated debts owed to non-insiders or
3A.								affiliates	are less than \$2,1	190,000.
Filing Fe	e waiver	request	ed (Applicab	le to chapt	er 7 individua	ls only). l	Must	Check all ar	plicable boxes:	
attach sig	gned app	lication	for the court'	s consider	ration. See Off	icial Forr	2D		being filed with	
										ere solicited prepetition from one or more classes of
								creditors,	in accordance w	ith 11 U.S.C. § 1126(b).
Statistical/	Adminis	trative	Information				•			THIS SPACE IS FOR COURT USE ONLY
					distribution to					
						nd admir	nistrative ex	xpenses paid,	, there will be	
no funds	availabl	e for di	stribution to u	insecured	creditors.					
Estimated N	lumber o	of Credi	tors							
	50-	100-	200-	1,000-	5,001-	10,001-	25,001-	,		
	99	199	999	5,000	10,000	25,000	50,000		· · · · · · · · · · · · · · · · · · ·	
√		Ш		Ш	Ш					
Estimated A	Assets									
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\$10,00	00		\$100,000		\$1 million		\$100 mill	lion	\$100 million	
Estimated L	iabilities	5								
√ \$0 to			\$50,000 to		\$100,000 to		\$1 million	n \square	More than	
\$50,00	00		\$100,000		\$1 million		\$100 mill	lion	\$100 million	

Case 07-23822 Doc 1 Filed 12/18/07 (Official Form 1) (04/07) Document	Entered 12/18/07 19: Page 2 of 29	21:06 Desc Main FORM B1, Page				
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Holmes, Christine					
Prior Bankruptcy Case Filed Within Last	8 Years (If more than one, attach	additional sheet)				
Location Where Filed: None	Case Number:	Date Filed:				
Location Where Filed:	Case Number:	Date Filed:				
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	ore than one, attach additional sheet)				
Name of Debtor: None	Case Number:	Date Filed:				
District:	Relationship:	Judge:				
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	(To be completed whose debts are p I, the attorney for the petitioner that I have informed the petition chapter 7, 11, 12, or 13 of ti explained the relief available un	rhibit B if debtor is an individual rimarily consumer debts.) named in the foregoing petition, declare ner that [he or she] may proceed under the 11, United States Code, and have not each such chapter. I further certify the notice required by § 342(b) of the				
	X /s/ Timothy K. Liou Signature of Attorney for Debtor(s)	12/10/07 Date				
(To be completed by every individual debtor. If a joint petition is filed, € ✓ Exhibit D completed and signed by the debtor is attached and m		ach a separate Exhibit D.)				
If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached.	ned a made a part of this petition.					
		nis District for 180 days immediately				
☐ There is a bankruptcy case concerning debtor's affiliate, general	partner, or partnership pending in	this District.				
☐ Debtor is a debtor in a foreign proceeding and has its principal p or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	but is a defendant in an action or pr	coceeding [in a federal or state court]				
Statement by a Debtor Who Reside (Check all ap) Landlord has a judgment against the debtor for possession of del	plicable boxes.)					
(Name of landlord or less	sor that obtained judgment)					
(Address of la	ndlord or lessor)					
☐ Debtor claims that under applicable nonbankruptcy law, there ar	Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and					
	Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing					

of the petition.

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Name of Debtor(s):

Holmes, Christine

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Christine Holmes

Signature of Debtor

Christine Holmes

Х

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Case 07-23822

December 10, 2007

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

X

Printed Name of Foreign Representative

Date

Signature of Attorney

X /s/ Timothy K. Liou

Signature of Attorney for Debtor(s)

Timothy K. Liou 06229724

Printed Name of Attorney for Debtor(s)

Law Office Of Timothy K. Liou

Firm Name

Suite 361, 575 West Madison Street

Chicago, IL 60661-2614

(312) 474-7000

Telephone Number

December 10, 2007

Date

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Χ

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 07-23822 Official Form 1, Exhibit D (10/06)

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United States Ba	ınkruptcy Court
Northern Dis	trict of Illinois

IN RE:		Case No.
Holmes, Christine		Chapter 7
	Debtor(s)	1

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check

one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Christine Holmes	
· ·		

Date: **December 10, 2007**

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

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using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer,
	principal, responsible person, or partner ofthe bankruptcy petition preparer.)
x	(Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	
Certificate of the Debtor I (We) the debtor(s) affirm that I (we) have received and read this notice	

Holmes, Christine	X /s/ Christine Holmes	12/10/2007
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

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Filed 12/18/07

Filed 12/18/07 Entered 12/18/07 19:21:06 Desc Main Document Page 7 of 29 United States Bankruptcy Court Northern District of Illinois

IN	N RE: Case No	
Ho	Holmes, Christine Chapter 7	
_	Debtor(s)	
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR	
1.	. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation pair one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in of or in connection with the bankruptcy case is as follows:	
	For legal services, I have agreed to accept	1,595.00
	Prior to the filing of this statement I have received	1,595.00
	Balance Due	0.00
2.	. The source of the compensation paid to me was: Debtor Debtor Other (specify):	
3.	. The source of compensation to be paid to me is: Debtor Debtor Other (specify):	
4.	. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.	
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of together with a list of the names of the people sharing in the compensation, is attached.	the agreement,
5.	. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:	
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptey matters; e. [Other provisions as needed] Services as provided in attached Attorney Fee Agreement. 	
6.	By agreement with the debtor(s), the above disclosed fee does not include the following services: Representation pursuant to Sec. 523 shall be billed at \$295.00 per hour.	
	CERTIFICATION	
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptor proceeding.	с у
_	December 10, 2007 /s/ Timothy K. Liou	
1	Date Signature of Attorney	Į.

Law Office Of Timothy K. Liou

Name of Law Firm

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Official Form 6 - Summary (10/06) Document Page 8 of 29

Document Page 8 of 29 United States Bankruptcy Court Northern District of Illinois Desc Main

IN RE:		Case No.
Holmes, Christine		Chapter 7
·	Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	2	\$ 12,445.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 17,606.89	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 13,821.72	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 2,236.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,236.00
	TOTAL	12	\$ 12,445.00	\$ 31,428.61	

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United States	Bankruptc	y Cour
Northern D	district of III	linois

IN RE:		Case No
Holmes, Christine		Chapter 7
	Debtor(s)	•

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 2,236.00
Average Expenses (from Schedule J, Line 18)	\$ 2,236.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 2,236.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 6,361.89
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 13,821.72
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 20,183.61

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		Document	Page 10 of 20	

IN RE Holmes, Christine

Debtor(s)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

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0.00 (Report also on Summary of Schedules)

TOTAL

Main

Case No.

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IN RE Holmes, Christine

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Case No.

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

accounts shares in thrift, bu homeste: unions, be cooperated. 3. Security telephoneothers. 4. Househo include a equipment of the sequipment of the sequipm	ag, savings or other financial s, certificates of deposit, or n banks, savings and loan, uilding and loan, and ead associations, or credit brokerage houses, or tives. If deposits with public utilities, ne companies, landlords, and old goods and furnishings, audio, video, and computer	X	Checking account held by Park National Bank	500.00
telephonothers. 4. Househo include a equipme 5. Books, p antiques, compact collectible 6. Wearing 7. Furs and 8. Firearms and other 9. Interest i	ne companies, landlords, and cold goods and furnishings, audio, video, and computer ent. pictures and other art objects, s, stamp, coin, record, tape,	X		
include a equipme 5. Books, p antiques, compact collectible 6. Wearing 7. Furs and 8. Firearms and other 9. Interest i	audio, video, and computer ent. pictures and other art objects, s, stamp, coin, record, tape,			
antiques, compact collectible 6. Wearing 7. Furs and 8. Firearms and other 9. Interest i	s, stamp, coin, record, tape,	I	Miscellaneous depreciated household goods and furnishings	500.00
7. Furs and 8. Firearms and other 9. Interest i	oles.	Х		
Firearms and other Interest i	g apparel.		Necessary wearing apparel and shoes	200.00
and other 9. Interest i	d jewelry.	X		
	s and sports, photographic, er hobby equipment.	X		
	in insurance policies. Name ce company of each policy and surrender or refund value of	X		
10. Annuitie issue.	es. Itemize and name each	X		
defined i under a c defined i Give par record(s)	s in an education IRA as in 26 U.S.C. § 530(b)(1) or qualified State tuition plan as in 26 U.S.C. § 529(b)(1). rticulars. (File separately the b) of any such interest(3). 11 § 521(c); Rule 1007(b)).	X		
	s in IRA, ERISA, Keogh, or ension or profit sharing plans.	X		
	nd interests in incorporated accorporated businesses.	X		
14. Interests	s in partnerships or joint s. Itemize.	X		
	ment and corporate bonds and gotiable and non-negotiable ents.	X		
16. Accounts	ts receivable.	X		

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Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) in customer lists or similar compilations provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Dodge Magnum SE Sport Wagon with 60k miles		11,245.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	Х			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	Х			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			
			ТОТ	AL	12,445.00

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Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds \$136,875.
(Check one box)	

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Checking account held by Park National Bank	735 ILCS 5/12-1001(b)	500.00	500.00
Miscellaneous depreciated household goods and furnishings	735 ILCS 5/12-1001(b)	500.00	500.00
Necessary wearing apparel and shoes	735 ILCS 5/12-1001(a)	200.00	200.00
2005 Dodge Magnum SE Sport Wagon with 60k miles	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	2,400.00 3,000.00	11,245.00

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Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 5023158139050-9001			Title to 2005 Dodge Magnum SE;				17,606.89	6,361.89
Wells Fargo Auto Finance Box 29704 Phoenix, AZ 85038-9704			contractual monthly payment was \$425.00					
			VALUE \$ 11,245.00	1				
ACCOUNT NO.			Assignee or other notification for:					
Wells Fargo Bankruptcy Department 13675 Technology Drive, Bldg C, 2nd Fl Eden Prairie, MN 55344-2252			Wells Fargo Auto Finance VALUE \$					
ACCOUNT NO.			VALUE	╁				
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
0 continuation sheets attached			(Total of t	Sub			\$ 17,606.89	\$ 6,361.89
continuation sheets attached			(Total of t		Tota		11,000.00	<u> </u>
		J)	Use only on last page of the completed Schedule D. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	tati	stica	al	\$ 17,606.89	\$ 6,361.89

• continuation sheets attached

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Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). **Deposits by individuals** Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10). * Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Summary of Certain Liabilities and Related Data.) \$

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holdi	ng	unse	cured nonpriority claims to report on this Schedule F.				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4366-1730-0047-7708			charge			İ	
Chase Bank Box 78116 Phoenix, AZ 85062							849.00
ACCOUNT NO.			Assignee or other notification for:			H	043.00
Chase Cardmember Service Box 15153 Wilmington, DE 19886-5153			Chase Bank				
ACCOUNT NO. 8762623			parking citation(s)			Ħ	
City Of Chicago Dept Of Revenue Bureau Of Parking Bankruptcy 333 South State Street, Rm LL 30 Chicago, IL 60604							807.43
ACCOUNT NO.			Assignee or other notification for:				
Arnold C. Scott Harris, P.C. Suite 710 600 West Jackson Blvd Chicago, IL 60661			charge Assignee or other notification for: Chase Bank parking citation(s) 8 Assignee or other notification for: City Of Chicago Dept Of Revenue				
1 continuation sheets attached							\$ 1,656.43
			(Use only on last page of the completed Schedule F. Report	T als	ota	ıl n	·
			the Summary of Schedules and, if applicable, on the St	aus	uca	u l	

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Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	H		\dashv	
Linebarger Goggan Blair & Sampson, LLP Box 06152 Chicago, IL 60606-0152			City Of Chicago Dept Of Revenue				
ACCOUNT NO. A0636000498			medical service				
Mercy Hospital & Medical Center Box 97171 Chicago, IL 60678-7171							952.00
ACCOUNT NO.			Assignee or other notification for:				932.00
Mercy Hospital & Medical Center 2525 South Michigan Avenue Chicago, IL 60616-2477			Mercy Hospital & Medical Center				
ACCOUNT NO. 607995			medical service				
Mercy Physician Billing 25072 Eagle Way Chicago, IL 60678-1350							
ACCOUNT NO. 010723002663			collection				34.00
Nationwide Credit & Collection, Inc. 9919 Roosevelt Road Westchester, IL 60454							
ACCOUNT NO. 90102438011310001			deficiency after repossession sale			\dashv	952.00
Nissan Motor Acceptance Box 660366 Dallas, TX 75266-0366							10,227.29
ACCOUNT NO.			Assignee or other notification for:	П		\forall	. 0,221.20
OSI Collection Services, Inc. Box 983 Brookfiled, WI 53008-0983			Nissan Motor Acceptance				
Sheet no. 1 of 1 continuation sheets attached to				Sub	tot-		
Sheet noi ofi continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	is p	age)	\$ 12,165.29
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	als tatis	tica	n ıl	\$ 13,821.72
			Summary of Certain Liabilities and Relate	uυ	ata.) [p 13,021.72

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Debtor(s)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

IN RE Holmes, Christine

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTERESTATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Debtor(s)

SCHEDULE H - CODEBTORS

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Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Single EMPLOYMENT:	RELATIONSHIP(S):			AGE(S):
EMPLOYMENT:				
EMPLOYMENT:				
	DEBTOR		SPOUSE	
Occupation Name of Employer How long employed Address of Employer				
INCOME: (Estimate of average	or projected monthly income at time case filed)		DEBTOR	SPOUSE
	salary, and commissions (prorate if not paid mont	thly) \$		\$
2. Estimated monthly overtime		\$		\$
3. SUBTOTAL		\$	0.00	\$
4. LESS PAYROLL DEDUCTION				
a. Payroll taxes and Social Sect	urity	\$		\$
b. Insurancec. Union dues		\$		\$
		Ф \$		\$
u. Other (speerry)		\$		\$
5. SUBTOTAL OF PAYROLL	DEDUCTIONS	\$	0.00	\$
6. TOTAL NET MONTHLY T	AKE HOME PAY	\$	0.00	\$
7 Regular income from operation	n of business or profession or farm (attach detaile	d statement)\$		\$
8. Income from real property	if of business of profession of farm (attach detaile	**************************************		\$
9. Interest and dividends		\$		\$
10. Alimony, maintenance or sup that of dependents listed above	port payments payable to the debtor for the debtor	r's use or \$		\$
11. Social Security or other gove	rnment assistance	·		
(Specify) Social Security Ben	efit	\$	949.00	\$
10. D		\$	407.00	\$
12. Pension or retirement income13. Other monthly income	,	\$	487.00	\$
(Specify) Contribution From (Grandson	\$	800.00	\$
		\$		\$
		\$		\$
14. SUBTOTAL OF LINES 7	THROUGH 13	\$	2,236.00	\$
15. AVERAGE MONTHLY IN	ICOME (Add amounts shown on lines 6 and 14)	\$	2,236.00	\$
16. COMBINED AVERAGE M if there is only one debtor repeat	IONTHLY INCOME : (Combine column totals total reported on line 15)	from line 15;	\$	2,236.00

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

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Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorat quarterly, semi-annually, or annually to show monthly rate.	e any payment	s made biweekly,
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	e a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	625.00
a. Are real estate taxes included? Yes No		
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	174.00
b. Water and sewer	\$	75.00
c. Telephone d. Other Haircuts & Personal Hygeine	2 —	75.00 50.00
d. Other mailcuts & Fersonal Hygelile	— \$ —	30.00
3. Home maintenance (repairs and upkeep)	\$ \$	
4. Food	\$	250.00
5. Clothing	\$	75.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	38.00
b. Life	\$	
c. Health	\$	074.00
d. Auto	2 —	274.00
e. Other	— <u>*</u> —	
12. Taxes (not deducted from wages or included in home mortgage payments)	\$	
(Specify)	\$	
(Specify)	— \$ —	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	425.00
b. Other	\$	
	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other	\$	
	\$	
	\$	
10 AVED A CE MONORII V EVDENCEC (E. 11' 117 D 1 0		
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if	6	2,236.00
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	<u> </u>	2,236.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of	of this docu	ment:
None		
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I	¢	2,236.00
b. Average monthly expenses from Line 18 above	\$ \$	2,236.00
c. Monthly net income (a. minus b.)	φ —— \$	0.00
	4	50

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Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _______ 14 sheets (total shown on summary page plus 2), and that they are true and correct to the best of my knowledge, information, and belief.

Date: December 10, 2007	Signature: /s/ Christine Holmes	
	Christine Holmes	Debtor
Date:	Signature:	
		(Joint Debtor, if any) [If joint case, both spouses must sign.]
DECLARATION AND SIGNAT	TURE OF NON-ATTORNEY BANKRUPTCY PETITION	PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor and 342 (b); and, (3) if rules or guidelines) I am a bankruptcy petition preparer as defined in 11 U. with a copy of this document and the notices and information have been promulgated pursuant to 11 U.S.C. § 110(h) set the debtor notice of the maximum amount before preparing a section.	on required under 11 U.S.C. §§ 110(b), 110(h), ting a maximum fee for services chargeable by
Printed or Typed Name and Title, if any, of Bankr	uptcy Petition Preparer S	ocial Security No. (Required by 11 U.S.C. § 110.)
	n individual, state the name, title (if any), address, and so	
Address		
Signature of Bankruptcy Petition Preparer		Date
Names and Social Security numbers of all oth is not an individual:	her individuals who prepared or assisted in preparing this do	cument, unless the bankruptcy petition preparer
If more than one person prepared this docum	nent, attach additional signed sheets conforming to the appr	ropriate Official Form for each person.
A bankruptcy petition preparer's failure to c imprisonment or both. 11 U.S.C. § 110; 18	comply with the provision of title 11 and the Federal Rules of $U.S.C.\ \S\ 156.$	of Bankruptcy Procedure may result in fines or
DECLARATION UNDER I	PENALTY OF PERJURY ON BEHALF OF CORPO	RATION OR PARTNERSHIP
I, the		an authorized agent of the corporation or a
	artnership) of the	

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

 $\begin{array}{c} \text{Case 07-23822} \\ \text{Official Form 7} \ \ (04/07) \end{array}$

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Desc Main

Document Page 23 of 29 **United States Bankruptcy Court**

Northern District of Illinois

IN RE:	Case No.
Holmes, Christine	Chapter 7
Debtor(s)	1

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0.00 Social Security Benefit 2007: approx. \$9,500.00; 2006: approx. \$12,114.00; and 2005: approx. \$12,000.00.

0.00 Pension

2007: approx. \$4,870.00; 2006: approx. \$5,850.00; and 2005: approx. \$5,850.00.

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION. DESCRIPTION AND VALUE FORECLOSURE SALE, TRANSFER OR RETURN OF PROPERTY 2005 Nissan Altima 05/2007

NAME AND ADDRESS OF CREDITOR OR SELLER **Nissan Motor Acceptance** Box 660366 Dallas, TX 75266-0366

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

List all property owned by another person that the debtor holds or controls.



15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

 $\overline{\mathbf{V}}$

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

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None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Non

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

Non

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: December 10, 2007	Signature /s/ Christine Holmes	
	of Debtor	Christine Holmes
Date:	Signature	
	of Joint Debtor	
	(if any)	
	0 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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Northern District of Illinois

IN RE:			Case No.			
Holmes, Christ	ine		Chapter 7			
	De	ebtor(s)	_ , _			
	CHAPTER 7 IN	DIVIDUAL DEBTOR'S STATEM	IENT OF INTEN	TION		
☐ I have filed a s	schedule of executory contracts	s which includes debts secured by property of and unexpired leases which includes personal te property of the estate which secures those of	al property subject to a			
Description of Secured Pro	operty	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	
2005 Dodge Ma	agnum SE Sport Wagon w	itl Wells Fargo Auto Finance				✓
						Lease will be assumed
Description of Leased Prop	perty	Lessor's Name				pursuant to 11 U.S.C. § 362(h)(1)(A)
12/10/2007 Date	/s/ Christine Holmes Christine Holmes	Debtor		Joi	nt Debtor (i	f applicable)
I declare under p compensation and and 342 (b); and, bankruptcy petition	penalty of perjury that: (1) I and have provided the debtor with (3) if rules or guidelines have	m a bankruptcy petition preparer as defined a copy of this document and the notices and been promulgated pursuant to 11 U.S.C. § bettor notice of the maximum amount before p on.	I in 11 U.S.C. § 110; information required u 110(h) setting a maxin	(2) I prejunder 11 Unum fee fo	pared this d J.S.C. §§ 110 or services cl	ocument for 0(b), 110(h), nargeable by
If the bankruptcy	ame and Title, if any, of Bankruptcy petition preparer is not an in n, or partner who signs the do	dividual, state the name, title (if any), addre	Social Security	_	-	
Address						
Signature of Bankru	ptcy Petition Preparer		Date			
Names and Social is not an individu		ndividuals who prepared or assisted in prepari	ing this document, unle	ess the ban	kruptcy peti	tion preparer

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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Holmes, Christine

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

Number of Creditors ____13

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: December 10, 2007

/s/ Christine Holmes
Debtor

Joint Debtor

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Holmes, Christine Apartment 3E 8853 South Cottage Grove Chicago, IL 60619-6929 Document Page 29 of 29 Nationwide Credit & Collection, Inc. 9919 Roosevelt Road Westchester, IL 60454

Law Office Of Timothy K. Liou Suite 361, 575 West Madison Street Chicago, IL 60661-2614 Nissan Motor Acceptance Box 660366 Dallas, TX 75266-0366

Arnold C. Scott Harris, P.C. Suite 710 600 West Jackson Blvd Chicago, IL 60661 OSI Collection Services, Inc. Box 983 Brookfiled, WI 53008-0983

Chase Cardmember Service Box 15153 Wilmington, DE 19886-5153 Wells Fargo Bankruptcy Department 13675 Technology Drive, Bldg C, 2nd Fl Eden Prairie, MN 55344-2252

Chase Bank Box 78116 Phoenix, AZ 85062 Wells Fargo Auto Finance Box 29704 Phoenix, AZ 85038-9704

City Of Chicago Dept Of Revenue Bureau Of Parking Bankruptcy 333 South State Street, Rm LL 30 Chicago, IL 60604

Linebarger Goggan Blair & Sampson, LLP Box 06152 Chicago, IL 60606-0152

Mercy Hospital & Medical Center 2525 South Michigan Avenue Chicago, IL 60616-2477

Mercy Hospital & Medical Center Box 97171 Chicago, IL 60678-7171

Mercy Physician Billing 25072 Eagle Way Chicago, IL 60678-1350